

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

DAREN K. JOHNSTON  
MELINDA S. JOHNSTON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-70641 JAD

Chapter 13

Related to Doc No.: 71

ORDER OF COURT

AND NOW, this 24th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED  
4/24/25 8:22 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Daren K. Johnston  
Melinda S. Johnston  
Debtors

Case No. 19-70641-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Apr 24, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Daren K. Johnston, Melinda S. Johnston, 1960 Rt. 553 Hwy., Penn Run, PA 15765-8246
15138453	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, P.O. Box 2097, Concord, NH 03302-2097

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 24 2025 23:50:18	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 25 2025 00:01:48	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 23:51:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 23:50:21	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15138429	+ Email/Text: bncnotifications@pheaa.org	Apr 24 2025 23:49:00	Aes/keybank, P.O. Box 61047, Harrisburg, PA 17106-1047
15166394	Email/Text: ally@ebn.phinsolutions.com	Apr 24 2025 23:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15138430	+ Email/Text: ally@ebn.phinsolutions.com	Apr 24 2025 23:49:00	Ally Financial, Attn: Bankruptcy Dept, P.O. Box 380901, Bloomington, MN 55438-0901
15138431	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 23:50:23	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15163367	Email/Text: BKPT@cfna.com	Apr 24 2025 23:49:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15138432	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 24 2025 23:50:55	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15155772	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 24 2025 23:50:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15138433	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 24 2025 23:50:21	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
15138434	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:01:36	Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138435	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 23:50:23	Citibank, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

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15138436	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 23:51:04	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138437	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138438	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenity Bank/King Size, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138439	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenity Bank/Maurices, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenity/ MPRC, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138442	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 23:49:00	Comenitybank/catherine, P.O. Box 182789, Columbus, OH 43218-2789
15138443	+ Email/Text: BKPT@cfna.com	Apr 24 2025 23:49:00	Credit First National Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
15138444	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 24 2025 23:50:20	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15138445	Email/PDF: DellBKNotifications@resurgent.com	Apr 24 2025 23:50:24	Dell Financial Services LLC, Attn: President/CEO, P.O. Box 81577, Austin, TX 78708
15152670	Email/PDF: resurgentbknottifications@resurgent.com	Apr 24 2025 23:50:23	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15138446	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 23:51:21	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172053	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 23:49:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15138448	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 23:49:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15139968	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 23:49:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138447	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 24 2025 23:49:00	First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501
15149140	+ Email/Text: EBN@edfinancial.com	Apr 24 2025 23:49:00	Granite State Management & Resources, o/b/o The U.S. Department of Education, PO Box 3420, Concord, NH 03302-3420
15169368	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 24 2025 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152333	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 24 2025 23:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15146035	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 24 2025 23:49:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, oh 44144-2338
15560465	+ Email/PDF: resurgentbknottifications@resurgent.com	Apr 24 2025 23:50:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15171474	Email/PDF: resurgentbknottifications@resurgent.com	Apr 24 2025 23:50:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15163781	^ MEBN	Apr 24 2025 23:42:02	Lakeview Loan Servicing LLC, PO Box 840,

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			Buffalo, NY 14240-0840
15138449	Email/Text: camanagement@mtb.com	Apr 24 2025 23:49:00	M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240
15168783	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 23:50:23	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15138450	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 24 2025 23:49:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15138451	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 23:50:52	Merrick Bank/CardWorks, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15138452	+ Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 23:50:19	Navient, Attn: Bankruptcy, P.O. Box 9640, Wiles-Barre, PA 18773-9640
15172107	Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 23:51:21	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15138454	+ Email/Text: bankruptcynotices@psecu.com	Apr 24 2025 23:49:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15166529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 23:51:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15162724	+ Email/Text: bankruptcynotices@psecu.com	Apr 24 2025 23:49:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15170877	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 23:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15641214	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 23:50:25	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15138456	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:50:47	Syncb/Levin Furniture, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138457	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:51:19	Syncb/PPC, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138455	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:01:34	Syncb/hhgreg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138458	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:50:47	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138784	^ MEBN	Apr 24 2025 23:42:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138459	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:51:21	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, P.O. Box 956060, Orlando, FL 32896-0001
15138460	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:51:19	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138461	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:50:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138462	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:51:25	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138463	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:01:42	Synchrony Bank/QVC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138464	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 23:50:47	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15172923	+ Email/Text: bncmail@w-legal.com	Apr 24 2025 23:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15138465	+ Email/Text: bncmail@w-legal.com	Apr 24 2025 23:49:00	Target, Attn: Bankruptcy, P.O. Box 9475,

District/off: 0315-7

User: auto

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Minneapolis, MN 55440-9475

15661505 + Email/Text: EBN@edfinancial.com

Apr 24 2025 23:49:00

US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

15166409 Email/PDF: ebn\_ais@aisinfo.com

Apr 24 2025 23:50:49

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 63

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
cr		M&T BANK
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	US Department of Education, 120 N Seven Oaks Drive, knoxville, tn 37922-2359

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Daren K. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Melinda S. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5